

Information to identify the case:

Debtor 1	Brandy Nicole Bartlett	Social Security number or ITIN	xxx-xx-4694
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24461-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brandy Nicole Bartlett
fka Brandy Nicole Spence

1/13/25

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brandy Nicole Bartlett
Debtor

Case No. 19-24461-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 13, 2025

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2025:

Recip ID	Recipient Name and Address
db	+ Brandy Nicole Bartlett, 420 Pearl Street, Brownsville, PA 15417-2139
15158120	+ CBCS / Childrens Hosp UPMC, P.O. Box 2724, Columbus, OH 43216-2724
15158121	+ CBCS / Mon Valley Hosp., P.O. Box 2724, Columbus, OH 43216-2724
15158122	Childrens Community Pediatrics, 112729 Perry Hwy., Wexford, PA 15090
15158127	+ Dr. Jonathan Krizner, 600 Cherry Tree Lane, Uniontown, PA 15401-8947
15158128	+ Fayette Federal Employees Credit Union, 364 Morgantown Street, Uniontown, PA 15401-4841
15158129	+ Imaging Assoc. Greater PGH, P.O. Box 90218, Pittsburgh, PA 15224-0718
15158130	+ Monongahela Valley Hosp., 1163 Country Club Road, Monongahela, PA 15063-1095
15158132	+ Portfolio Recovery / Synchrony / Care Cr, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
15158138	+ TD Bank, c/o Patenaude & Felix, 501 Corporate Drive, Suite 205, Canonsburg, PA 15317-8584
15158139	+ The Bureaus Inc / Cao One Bank, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 14 2025 04:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2025 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 14 2025 04:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2025 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: Q3GTBI	Jan 14 2025 04:57:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
cr	Email/Text: ECMCBKNotices@ecmc.org	Jan 14 2025 00:11:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	+ EDI: PRA.COM	Jan 14 2025 04:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ EDI: AISACG.COM	Jan 14 2025 04:57:00	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15158115	+ Email/Text: bncnotifications@pheaa.org	Jan 14 2025 00:10:00	Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15187283	EDI: Q3GTBI	Jan 14 2025 04:57:00	Bureaus Investment Group Portfolio No 15 LLC,

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			c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
15158118	Email/Text: BKBCNMAIL@carringtonms.com	Jan 14 2025 00:09:00	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92806
15188635	Email/Text: BKBCNMAIL@carringtonms.com	Jan 14 2025 00:09:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
15158119	^ MEBN	Jan 14 2025 00:09:45	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15158116	+ EDI: CAPITALONE.COM	Jan 14 2025 04:57:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15158117	^ MEBN	Jan 14 2025 00:09:25	Capital One Bank, c/o Hayt Hayt & Landau, 2 Industrial way West, P.O. Box 500, Eatontown, NJ 07724-0500
15162853	EDI: CAPITALONE.COM	Jan 14 2025 04:57:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15158123	+ EDI: WFNNB.COM	Jan 14 2025 04:57:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15158124	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 14 2025 00:20:35	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15158126	EDI: DISCOVER	Jan 14 2025 04:57:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15176447	EDI: DIRECTV.COM	Jan 14 2025 04:57:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15158125	+ Email/Text: pitbk@weltman.com	Jan 14 2025 00:10:00	Discover Bank, co Weltman Weinberg & Reis, 436 7th Ave., Suite 2500, Pittsburgh, PA 15219-1842
15161760	EDI: DISCOVER	Jan 14 2025 04:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15223554	Email/Text: ECMCBKNotices@ecmc.org	Jan 14 2025 00:11:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
15185527	EDI: JEFFERSONCAP.COM	Jan 14 2025 04:57:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15656946	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 14 2025 00:32:32	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15180493	Email/PDF: resurgentbknotifications@resurgent.com	Jan 14 2025 00:20:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15184397	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 14 2025 00:11:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15165040	EDI: AGFINANCE.COM	Jan 14 2025 04:57:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
15158131	+ EDI: AGFINANCE.COM	Jan 14 2025 04:57:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15172714	+ Email/Text: bncnotifications@pheaa.org	Jan 14 2025 00:10:00	PHEAA FRN, c/o PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15175000	EDI: PRA.COM	Jan 14 2025 04:57:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15158134	+ EDI: SYNC	Jan 14 2025 04:57:00	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15158133	+ EDI: SYNC	Jan 14 2025 04:57:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15158747	+ EDI: AISACG.COM		

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		Jan 14 2025 04:57:00	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
15158135	+ EDI: SYNC	Jan 14 2025 04:57:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15158136	+ EDI: SYNC	Jan 14 2025 04:57:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15189222	+ Email/Text: bncmail@w-legal.com	Jan 14 2025 00:11:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15158137	+ EDI: WTRRN BANK.COM	Jan 14 2025 04:57:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15184727	Email/Text: BNCnotices@dcm services.com	Jan 14 2025 00:10:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
16464090	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 14 2025 00:11:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 S. 13TH STREET, LINCOLN NE 68508-1904
15241295	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 14 2025 00:11:00	USDOE/GLELSI, P.O. Box 530229, Atlanta, GA 30353-0229
15158140	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 14 2025 00:11:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Carrington Mortgage Services LLC
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15185599	*+	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Carrington Mortgage Services LLC blemon@kmlawgroup.com lemondropper75@hotmail.com
David A. Rice	

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on behalf of Debtor Brandy Nicole Bartlett ricelaw1@verizon.net lowdenscott@gmail.com

Denise Carlon

on behalf of Creditor Carrington Mortgage Services LLC dcarlon@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Scott R. Lowden

on behalf of Debtor Brandy Nicole Bartlett lowdenscott@gmail.com

TOTAL: 6